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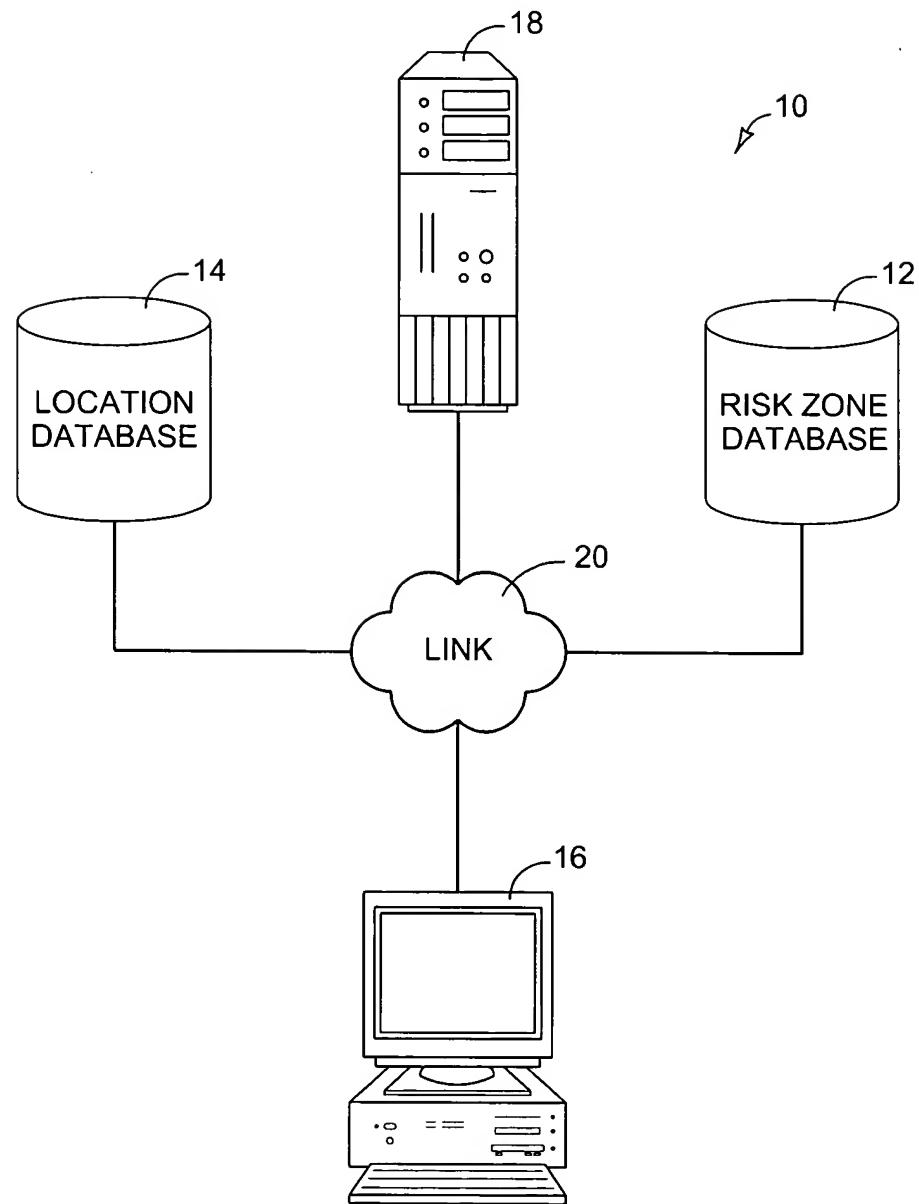


FIG. 1

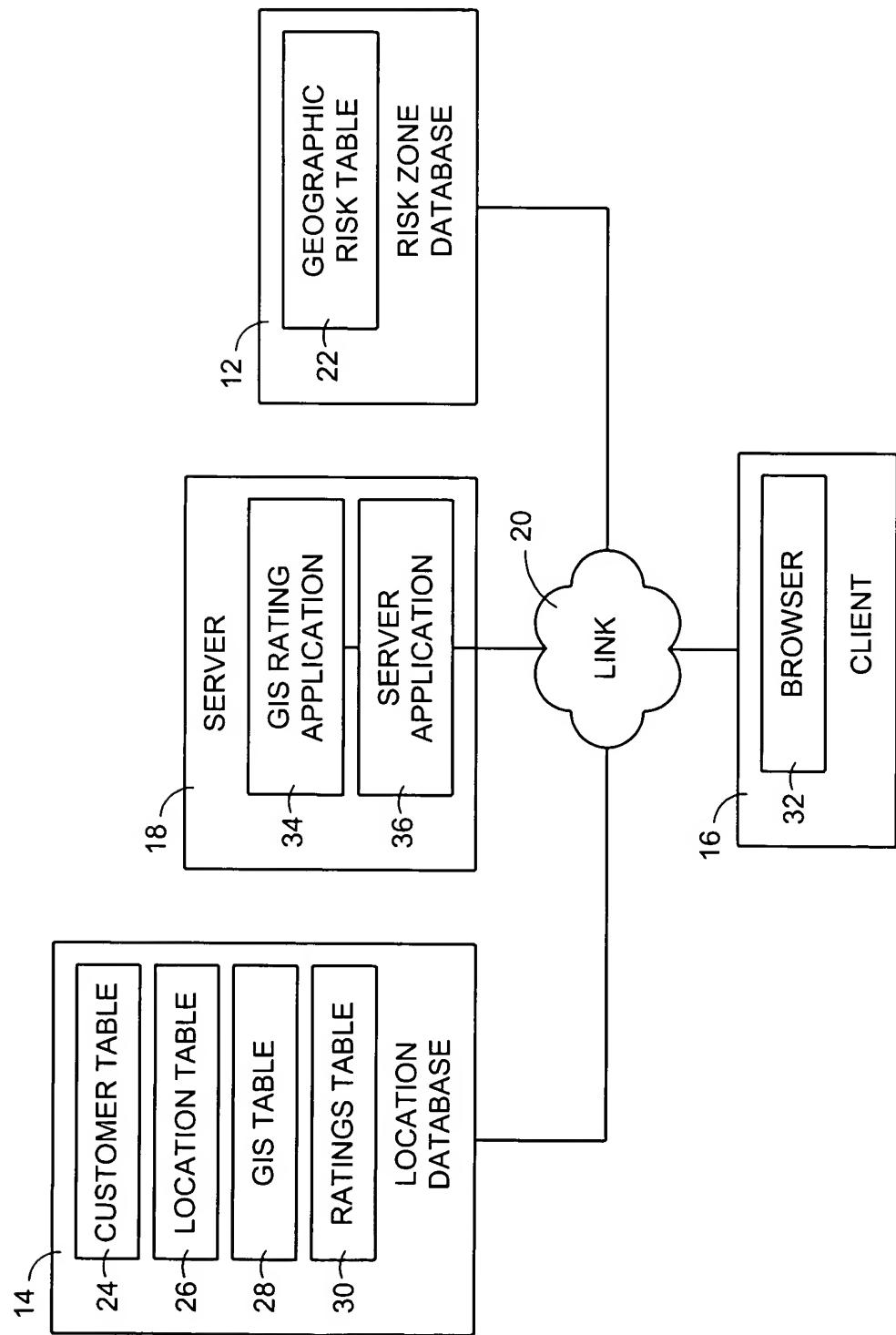


FIG. 2

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GEOGRAPHIC RISK TABLE			
ZONE ID	RISK TYPE	RISK SCORE	ZONE BOUNDARY
1	RISK (1)	SCORE (1)	BOUNDARY (1)
2	RISK (2)	SCORE (2)	BOUNDARY (2)
3	RISK (3)	SCORE (3)	BOUNDARY (3)
...
x	RISK (x)	SCORE (x)	BOUNDARY (x)

40 42 44 46

38

FIG. 3

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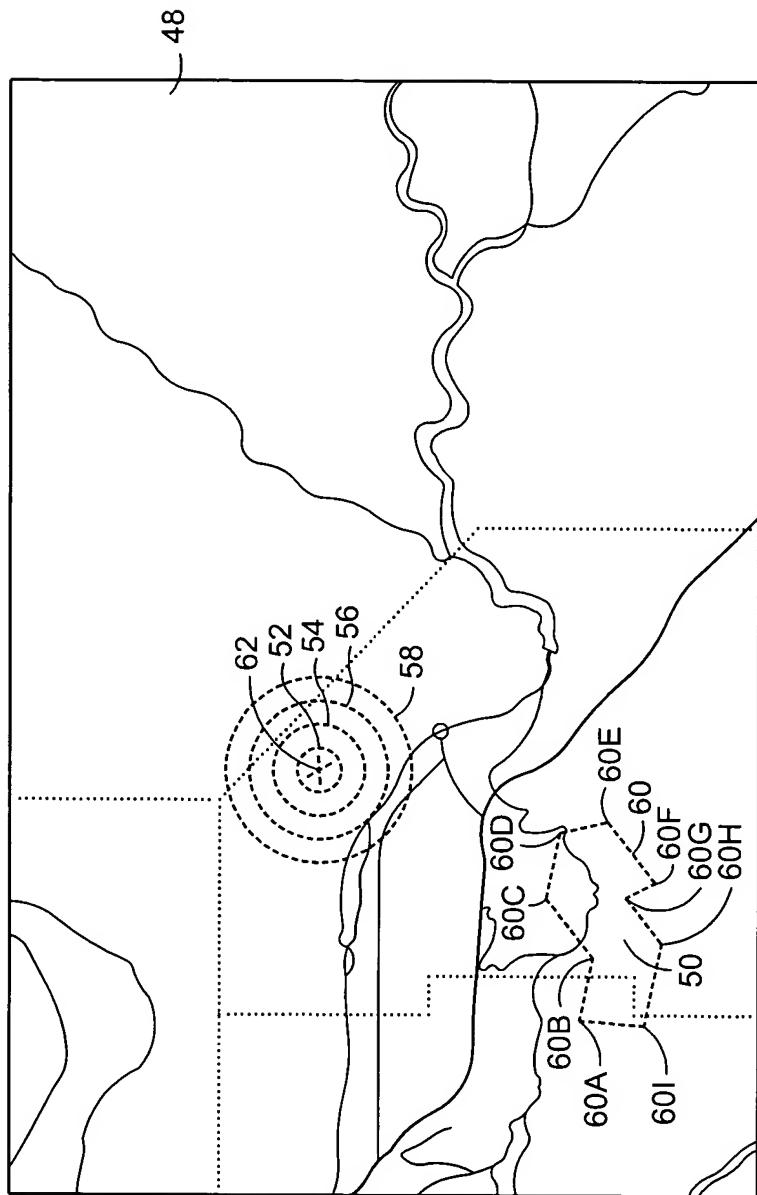


FIG. 4

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FIG. 5

24

CUSTOMER TABLE	
66	68
CUSTOMER ID	PROFILE
1	PROFILE (1)
2	PROFILE (2)
3	PROFILE (3)
...	...
n	PROFILE (n)

FIG. 6

26

LOCATION TABLE		
72	74	76
LOCATION ID	ADDRESS	CUSTOMER ID
1	ADDRESS (1)	CUSTOMER (a)
2	ADDRESS (2)	CUSTOMER (b)
3	ADDRESS (3)	CUSTOMER (c)
...
n	ADDRESS (N)	CUSTOMER (m)

FIG. 7

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G/S TABLE		
80	82	84
G/S ID	COORDINATES	LOCATION ID
1	X1, Y1	LOCATION (aa)
2	X2, Y2	LOCATION (bb)
3	X3, Y3	LOCATION (cc)
...
n	Xn, YN	LOCATION (mm)

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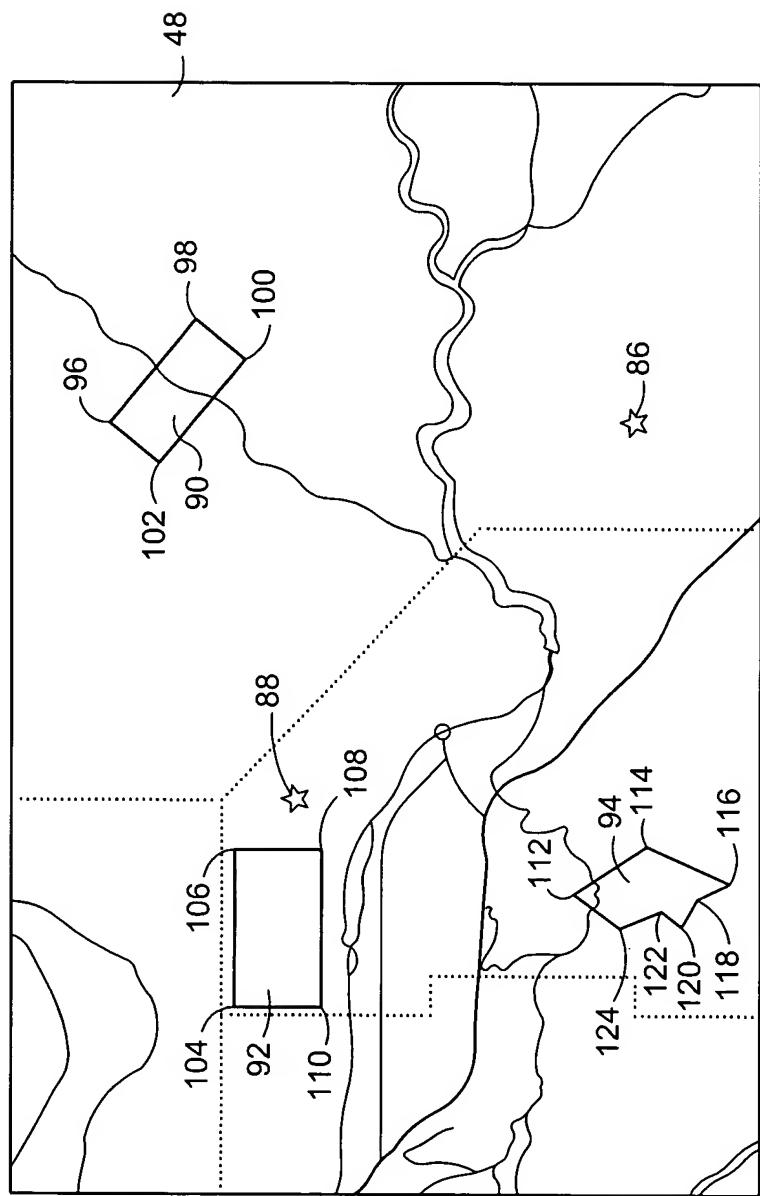


FIG. 8

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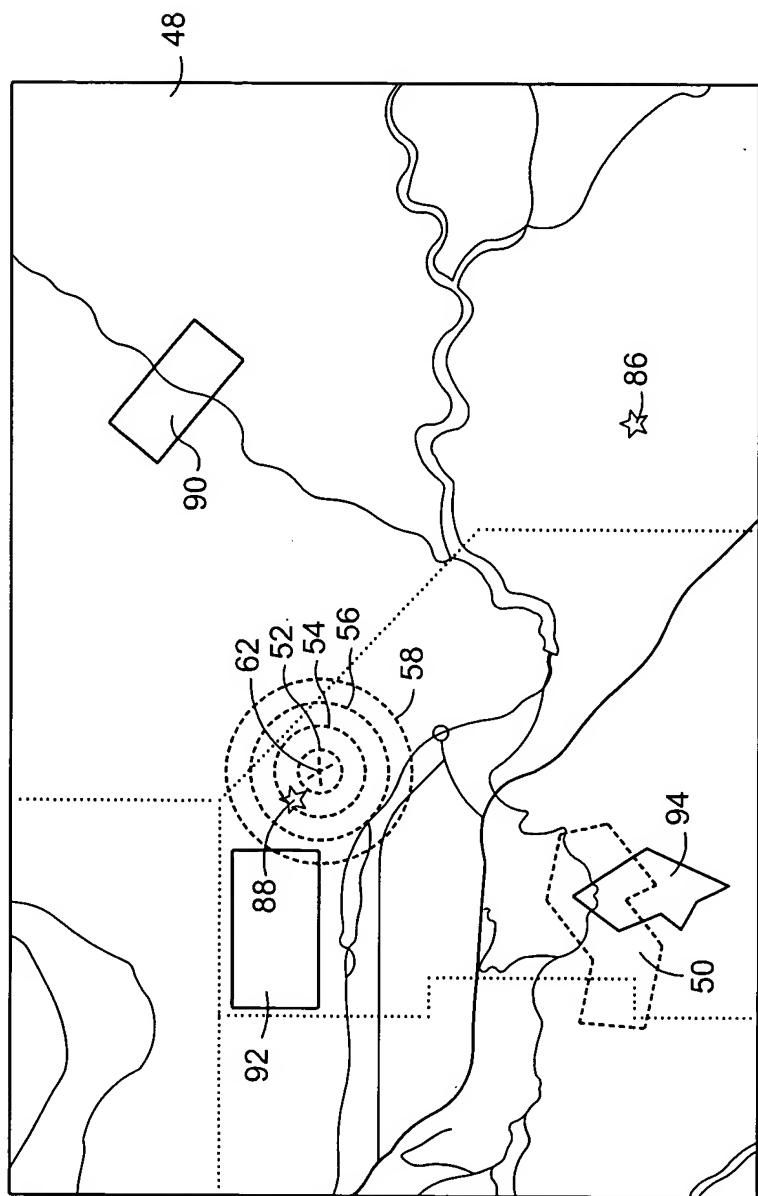


FIG. 9

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RATINGS TABLE		
RISK ID	RISK TYPE	BASE RATING
1	RISK (1)	RATING (1)
2	RISK (2)	RATING (2)
3	RISK (3)	RATING (3)
...
n	RISK (n)	RATING (n)

128 130 132

126

FIG. 10

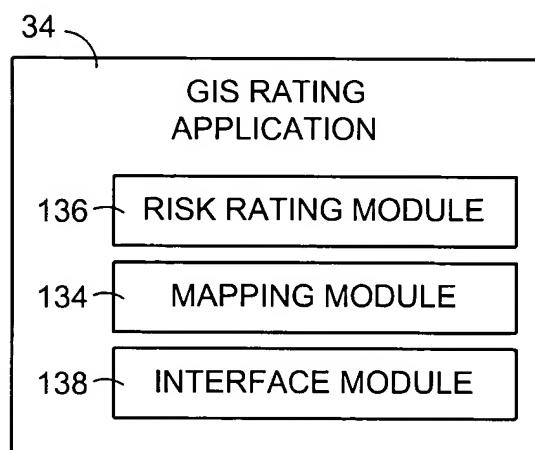


FIG. 11

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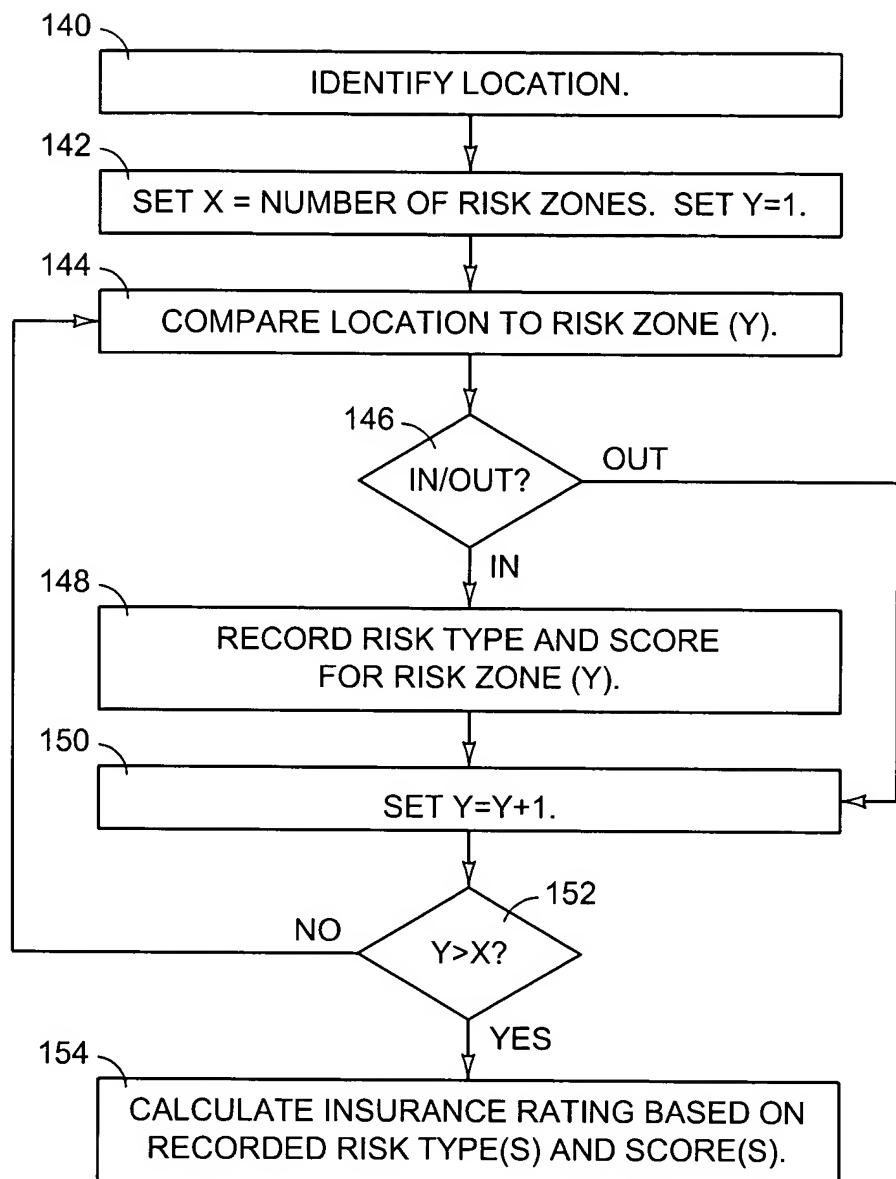


FIG. 12

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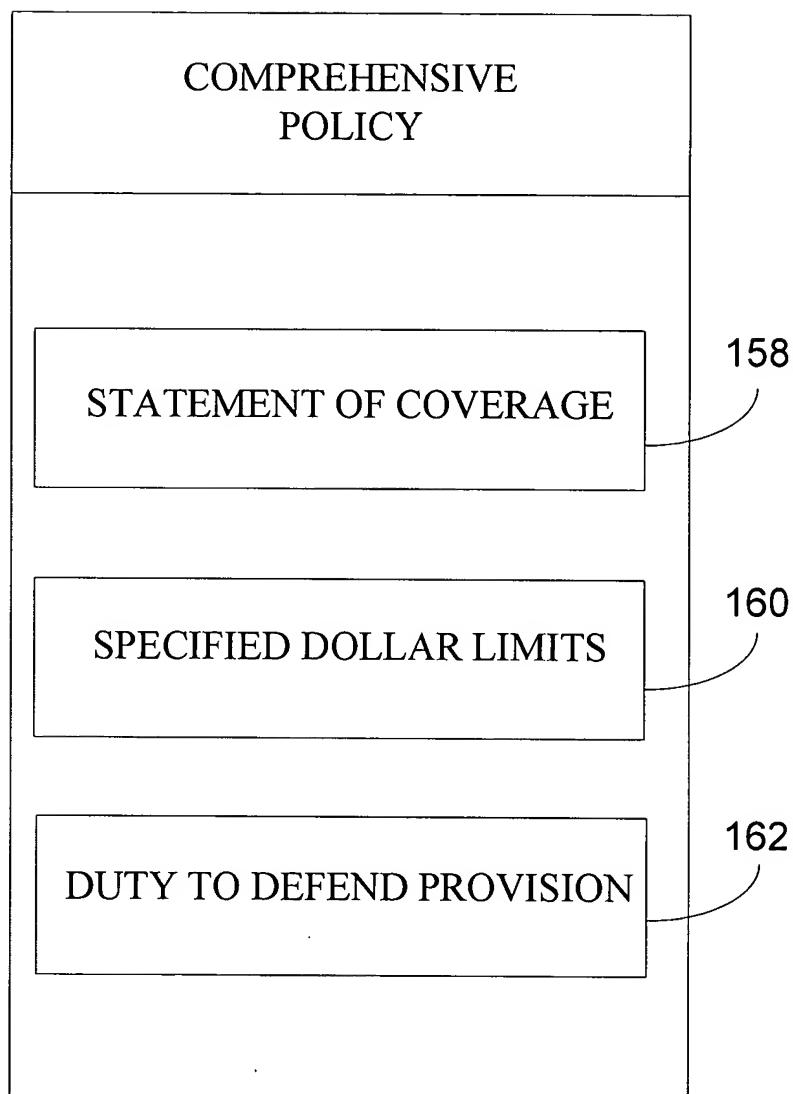


FIG. 13

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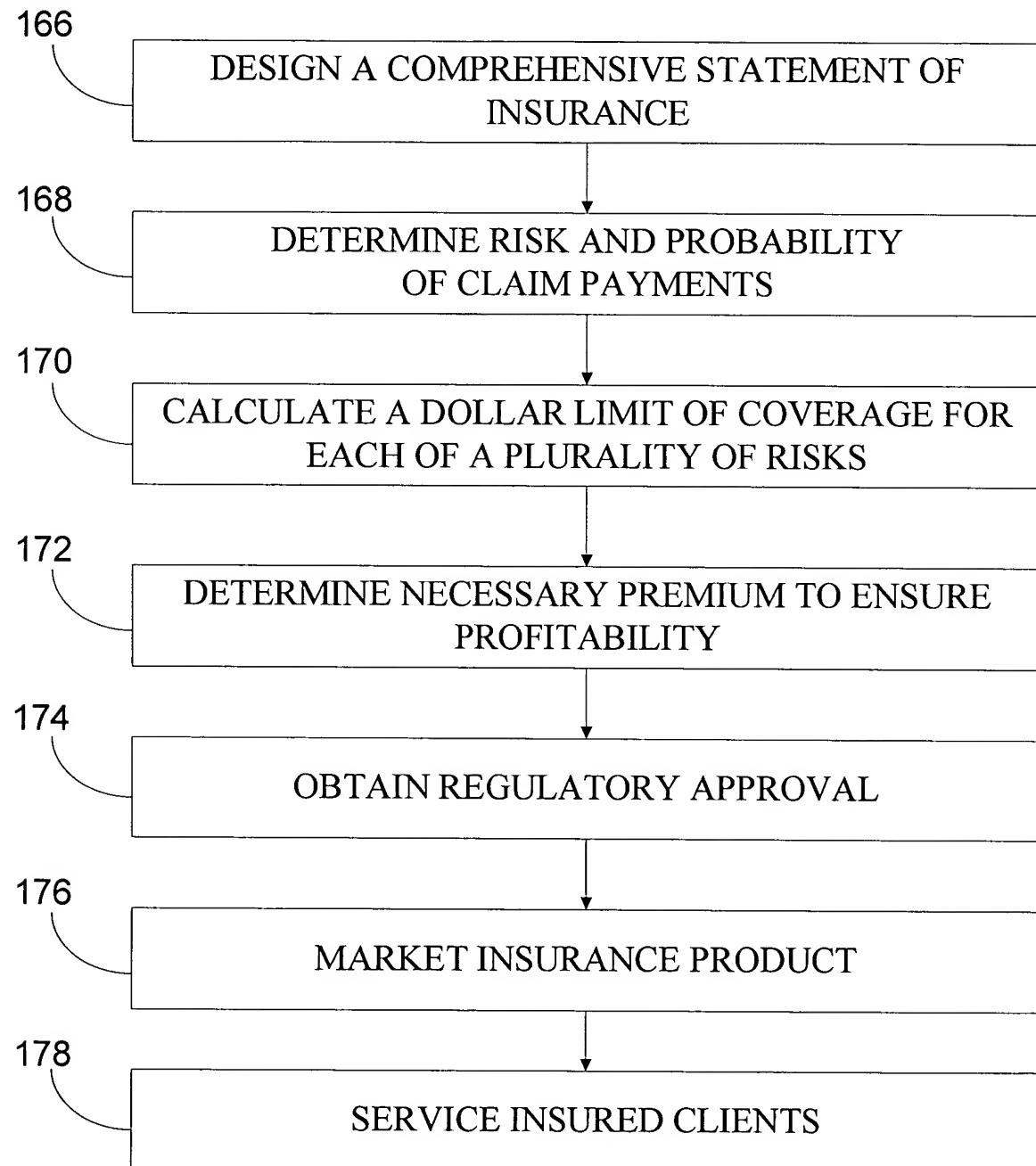


FIG. 14